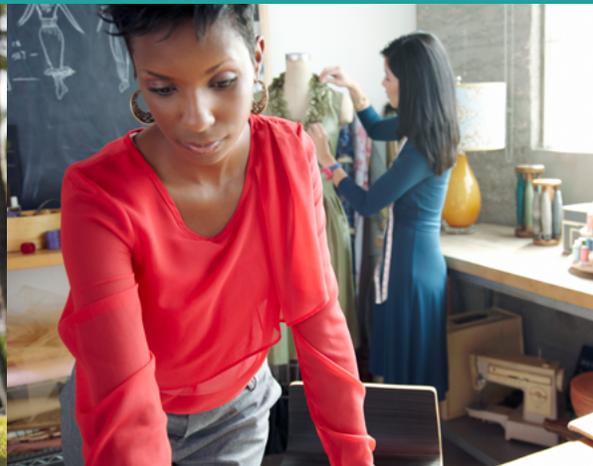


Supplier Restoration & Resilience Toolkit



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PART ONE

Overview

Your business restoration starts here!

Disruptions to your business can happen at any moment. Most businesses (large and small) do not have a business continuity plan in place. Yet continuity is about having to deal with difficult situations, so your business can continue to function with as little disruption as possible.

The **Kaiser Permanente Supplier Restoration & Resilience Toolkit** is intended to help our small business suppliers recover from an unforeseen disruption and develop an individualized restoration plan that enables you to recover, sustain, and potentially grow your business.

Toolkit Objectives & Outcomes

The toolkit will help you:

1. Evaluate the most critical areas of your business to gain a full understanding of how you have been impacted by a business disruption (e.g., natural disaster, cyber attack, loss of personnel)
2. Identify actions you can take to restore your business
3. Create an easy-to-use business restoration plan



This toolkit is self-guided, so you can complete it at your own pace. It was designed to not only help you restore your business from the effects of a disaster or disruption, but will be helpful for future business prevention planning. There are also a number of resources included that will help you more effectively manage your business and gain access to ongoing support.

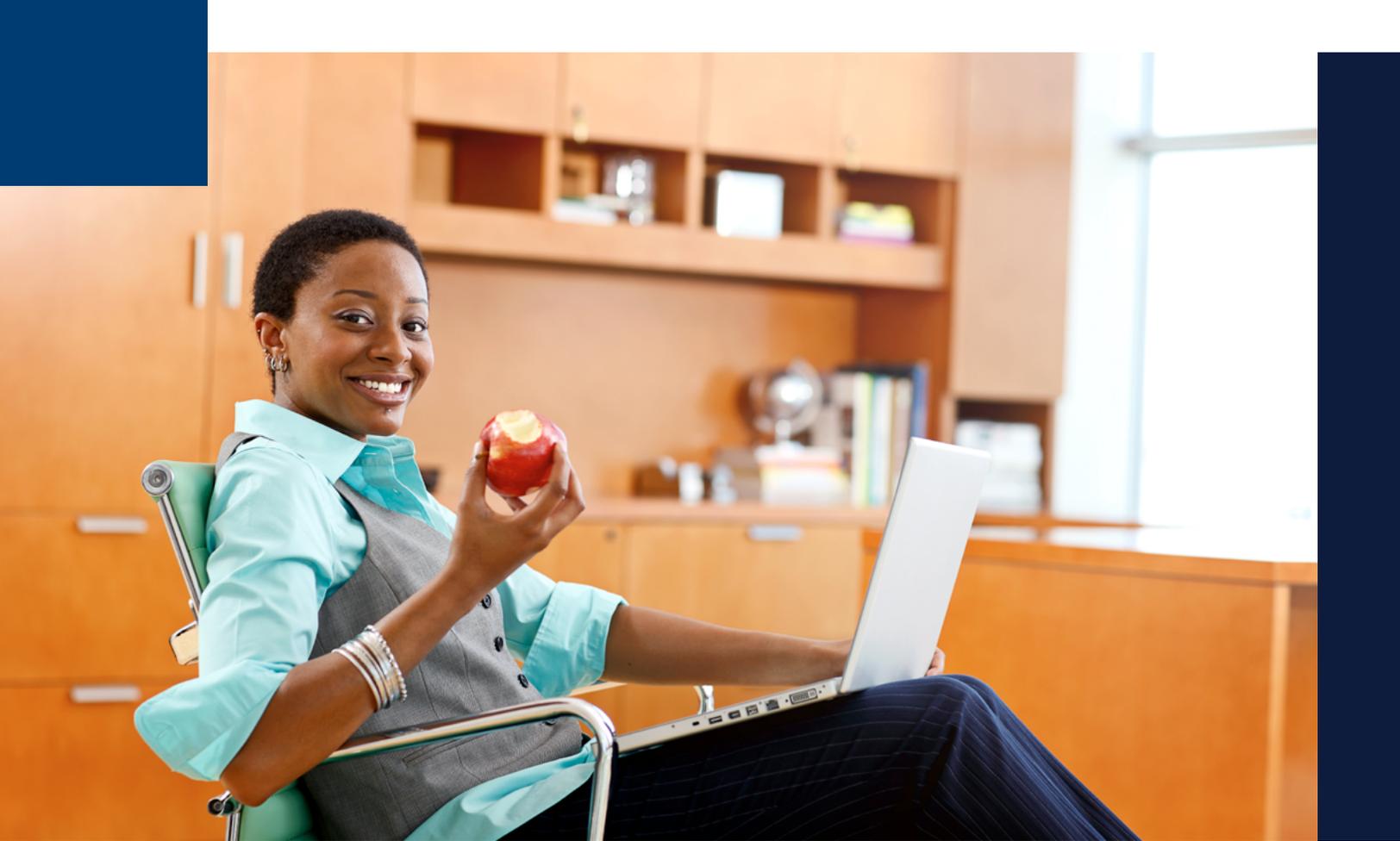
As you work through this toolkit, you will be asked to document information and action steps that will help you restore your business. This information is for your use only and will be not collected or used by Kaiser Permanente in any way.

Introduction to Acme Inc. (AI)

For this toolkit, we have created a sample business called **Acme Inc.**, a fictional supplier, to help reinforce the lessons we are providing.

AI

Acme Inc. is a 10-person, medical manufacturer serving the healthcare industry that earns about \$1M in revenue annually. It produces nurse call and patient monitoring equipment for use in patient rooms in hospitals and beds. As a result, Acme Inc. is considering the best way to plan for its future in light of a disruption to its business, in this example, a natural disaster.

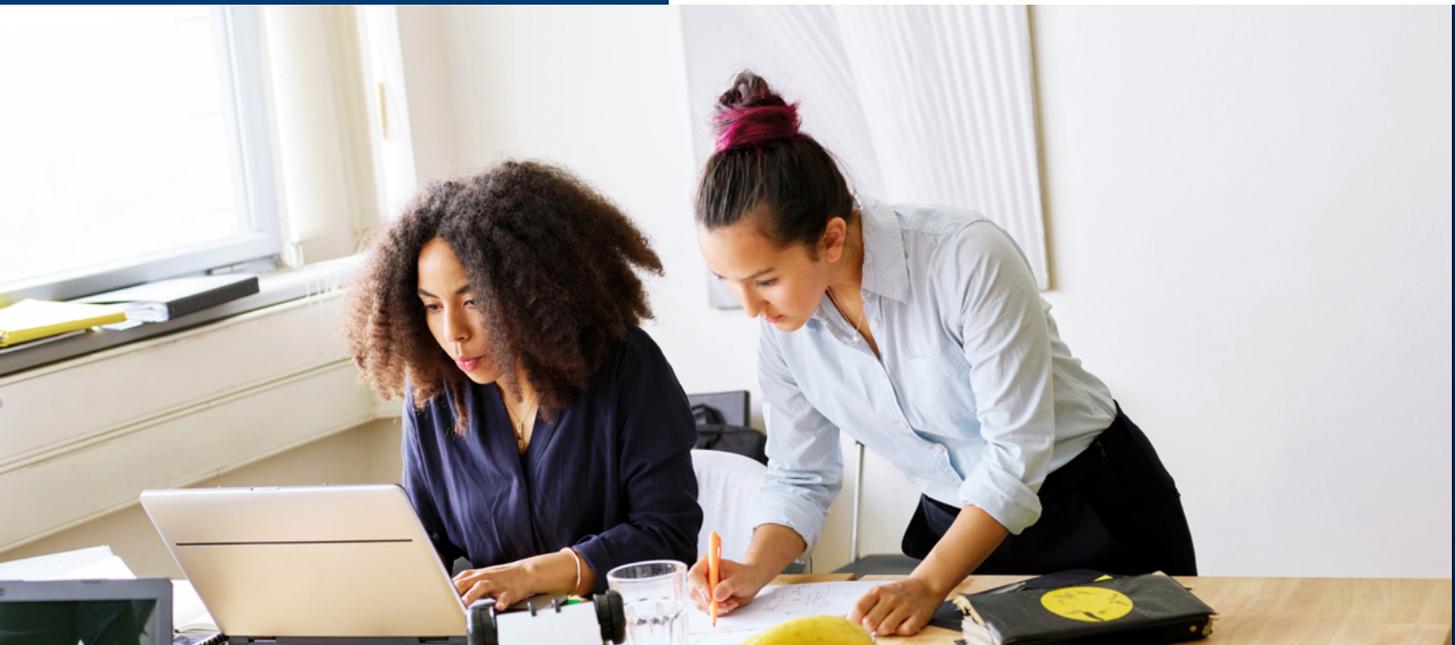


PART TWO

Understanding How You Have Been Impacted

To gain a better understanding of the impact to your business from a disruption, there are four key areas to consider:

- **Financials**
- **Organization & Communication**
- **Operations & Systems**
- **Legal & Regulatory**



Financials

As a small business owner, managing and understanding your financials is critical to plan for the future. To help you understand the current state of your financials the following section includes both **Key Considerations** and **Action Steps** you can take.

Key Considerations

Evaluate Cancellations or Delays

- *Do you have key clients, projects, or events at risk of being cancelled or postponed?*
- *How can you work with clients to prevent cancellations and postponements from happening?*

Consider New Opportunities

- *What new opportunities or client interactions have emerged as a result of the disruption?*

Understand Your Financials for the Foreseeable Future

- *Will you seek additional funding for your business?*
- *What is your projected revenue for the foreseeable future?*
- *What are your projected costs for the foreseeable future?*
- *What is your projected cash on hand as a result of changes to revenue and cost?*

Action Steps

With these key considerations in mind, there are a number of **action steps** you can consider:

Action Steps

Prevent Cancellations & Delays

There are a number of ways you can prevent or minimize cancellations and delays to stabilize revenue for your business. Offering flexible payment options for existing customers may allow them to pay you something instead of nothing. It is important to understand each specific client relationship. Consider the method that works best for you and your client.

- o *Giving 0% financing options*
- o *Offering payment freezes or extensions*
- o *Asking clients that are most at risk, "What can you afford?"*
- o *Offering gift cards or vouchers instead of cash refunds*

Renegotiate Terms with Vendors and Creditors

Renegotiating payment terms with your vendors and creditors can free up valuable cash you can use now. When communicating with your vendors be sure to discuss the possibility of payment advances and accelerations.

- o *Ask for a payment advance*
- o *Ask for a payment acceleration*

When one of Acme Inc.'s largest customers cancelled their next order due to a disruption, Acme Inc. asked that same customer to expedite the processing of the last invoice they sent prior to the disruption and issue payment. The customer was able to expedite their payment to Acme Inc., which helped them increase their cash flow in the short term.

AI

Evaluate Cancellations or Delays



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DID YOU KNOW?

You can enroll in **Kaiser Permanente's online Account Payable system** to speed up your payments from Kaiser. [Learn more here.](#)



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SUPPLIER RESTORATION & RESILIENCE TOOLKIT

Action Steps

Consider New Opportunities

Get Creative to Expand Your Market

Figuring out the best way to make your next sale or add new streams of revenue is a great way to offset potential losses in income. It may take a new approach to generate new income, so reconsider both **WHAT** you sell and **WHO** buys your products and services.

- o Think about **WHAT** you sell

Acme Inc.'s biggest selling product before disruption was a remote control nurse call product used by hospitals. Based on conversations with customers, they discovered the need for emergency medical kits. As a result, Acme Inc. leveraged its manufacturing experience to produce large quantities of emergency medical kits.

AI

- o Think about **WHO** buys your products and services

65% of Acme Inc.'s sales were from healthcare providers. Due to a natural disaster, existing customers cancelled non-essential orders. To make up the loss in revenue, Acme Inc. reached out to hospitals and other healthcare providers (e.g., nursing homes, assisted living facilities) in nearby cities and counties to see what equipment they needed the most. The business development outreach helped Acme Inc. identify new markets to which they can sell emergency medical kits.

AI

Find a Partner to Expand Your Market

Strategically partnering with the right business or organization is an effective way to expand your own products and services without losing focus on your core business. Consider partnering with other businesses to expand or enhance your product or services.





Action Steps

Understand Your Financials

Project the Foreseeable Future

Understanding your business finances is essential to a successful restoration plan. You can use the [financial worksheets included in Appendix 1](#) to help you project revenues, costs, and cashflow.

Identify Funding Sources for Your Business

Funding options may be available to your business. The table below ([Figure 1.1](#)), includes an overview of the key considerations to think about for three common types of funding. Additional information about potential funding sources can be found in [Appendix 2](#).

DEBT FINANCING	EQUITY INVESTMENT	CROWD FUNDING
<ul style="list-style-type: none"> • <i>How is your credit?</i> • <i>Are you willing to provide a personal guarantee?</i> • <i>Are you looking for longer-term capital?</i> • <i>Are you able to repay this funding over the life of the loan?</i> 	<ul style="list-style-type: none"> • <i>Are you willing to give up an ownership stake in your business?</i> • <i>What are your long-term plans for the business?</i> • <i>How aggressive are your plans for growth?</i> 	<ul style="list-style-type: none"> • <i>Do you have a strong understanding of your client base?</i> • <i>Do you have a following that you can mobilize to support your business?</i> • <i>Do you have a concrete marketing plan?</i> • <i>Do you have the capacity to manage an online campaign?</i>

(Figure 1.1)

Also Think About

Renegotiating with Vendors and Creditors

- Can you seek 30/60/90 day extensions or other payment plans with vendors?
- Are there ways you can consolidate and/or refinance debt?
- Is it possible to negotiate payment advances or acceleration?

What you sell

- Has demand for your products or services changed?
- Are there ways to adapt your products or services to capitalize on this new opportunity?
- How can you differentiate your product or services from competitors? (e.g., pricing, service, delivery)
- Are there poor-performing or low-margin products that you can stop selling?

Who you sell it to

- Is there an opportunity to provide your products or services to a new type of customer?
- What new types of customers exist for your business that are different from your current customers?
- Are you utilizing marketing channels that reach your current and potential customers? (e.g., social media, text, email marketing)

Additional Support

Worksheets

To help you better understand the financial state of your business, refer to Appendix 1.

Cost Estimations for Reopening Worksheet

Sources and Uses of Funding Worksheet

Projected Cash Flow Worksheet

[Click here to complete them.](#)

Useful Resources

Review funding options for your business in the Small Business Resources in Appendix 2. [Click here](#)

Locate a local Small Business Development Center near you. [Click here](#)



After you've reviewed the 'Financials' section, [click here to document your action steps](#). Then, continue on to the 'Organization & Communication' section.



Organization & Communication

Understanding exactly how your organization has been impacted is important. To understand the current state of your organization, communication is critical. The following section includes both **Key Considerations** and **Action Steps** you can take.

Key Considerations

Employees

- *Did you have a reduction in staff?*
- *Have you had conversations with all of your staff?*
- *Are your staff members willing/able to return, if and when you need them back?*
- *Do you have current contact information for your staff?*

Customers

- *What can you do to ensure that your customers return to your business?*
- *Have you lost any of your key customers?*
- *Have you attempted to communicate with them/are they responsive?*
- *Do you know if they have met their needs elsewhere? Will you have to win them back?*

Vendors & Suppliers

- *Have you lost any of your key vendors/suppliers?*
- *Have you attempted to communicate with them? Are they responsive?*
- *Are contracts on hold, and have you discussed options with vendors?*
- *Have you considered how your supply chain and your direct suppliers' supply chain may impact your business?*

Investors & Creditors

- *Are your investors/creditors losing confidence or expressing concerns?*
- *Have you had conversations with all of your investors/creditors?*

Action Steps

With these key considerations in mind, there are a number of **action steps** you can consider:

Action Steps

Personally Reach Out

It is important to personally reach out to your employees during challenging times, especially if you had to make a tough decision to furlough or lay them off. To stay connected, you can schedule one-on-one check-ins. Be prepared to answer questions about the reopening and restoration plan for the business, as well as individual employees' concerns, such as accessing unemployment benefits and remote working arrangements.

Acme Inc. had to furlough four of their warehouse employees when customers started cancelling their orders. Acme Inc. did not know how long their employees would have to be furloughed, but they established a bi-weekly check-in with their staff to keep them updated on their business restoration process. Once Acme Inc. determined the amount of revenue they needed to bring back their furloughed staff, they were able to begin communicating a target timeline for when those employees could return to work. When they successfully pivoted to supplying the emergency medical kits to new markets, they reached their revenue targets and were able to bring back all four furloughed employees.

AI

Establish a Regular Update Schedule

Establishing a regular update schedule with your employees can go a long way to ensuring they understand the plan for the business moving forward, and their own role in how to make that happen.

Learn From Your Best Customers

Your customers can be a valuable source of information, so take this opportunity to ask how their needs may have shifted and where you may be able to help. Consider developing a brief customer survey to connect with your customers to learn how best to support their needs.

Increase Online Communication

Develop a plan for increased marketing. For example, drive traffic to your website through social media (e.g., Facebook, Twitter, Instagram, LinkedIn) to reach a wider audience. Use the [Media List for Reopening worksheet](#) to document your media plan.

Send Relevant Updates Only!

Do not over communicate or spam your customers. Make sure they know how to communicate with you after a disruption to your business. Don't forget to include how your customers can support your business.

Employees

Customers



Action Steps

Be Proactive!

Disruptions to your supply chain can have a serious impact on your business. Proactively reach out to your vendors and suppliers to understand how they have been impacted, so you can understand the implications for your business.

- o Establish regular communication with your vendors and suppliers
- o Ask them to proactively send you any updates that will impact your business

Before the disruption, Acme Inc. had regular check-ins with their vendors. When the disaster hit, Acme Inc. proactively reached out to their vendors and learned that many of their next orders would be cancelled or modified. Because they proactively communicated with their vendors, Acme Inc. was able to make a plan to identify new vendors and limit the amount of revenue they lost.



Have a Backup Plan

To help prevent disruptions in your supply chain, plan to source alternate vendors and suppliers. Having a backup or contingency plan can help ensure business continuity if one of your vendors or suppliers experiences a disruption.



Action Steps

Investors & Creditors

Be Proactive!

Proactively reach out to your investors and creditors to schedule conversations with them.

- o *Knowing your financial situation can be very helpful when communicating with your investors and creditors*
- o *Be prepared to share information such as your revised financial projections and the impact the disruption had and will continue to have on your business*

Be Transparent!

It is important to be transparent with your investors and creditors. Disruptions to normal business can be difficult for everyone. Be willing to share your own challenges, as well as your plan for overcoming those challenges. In addition, consider the following as you communicate with your investors and creditors:

- o *Provide timely, regular updates*
- o *If you need help, or are going to be late on a payment, clearly communicate that to your investors and creditors*

Also Think About

Consider Your Audience

- Your key audiences for communication are:
 - Employees
 - Customers
 - Vendors & Suppliers
 - Investors & Creditors
- Be sure to consider the message you want to convey to each audience
- Choose the most appropriate channel (e.g. e-mail, social media) of communication for each audience

Personalize Your Communication

- During disruptions or hardship, employees and customers will remember how you made them feel
- Personalized communication can go a long way to connect with customers and employees and ensure that they are willing to stay with you in the long term
- Be willing to experiment with the types of content you put out to see what resonates most with your audience

Staffing Needs

- Determine if you need new job descriptions to communicate roles and responsibilities for new or changed positions
- Understand what changes, if any, need to be made to job descriptions and responsibilities
- Consider when or if you will be able to rehire laid off employees or hire new employees

Additional Support

Worksheets

To help you better manage your business organization and communication, refer to Appendix 1.

Jobs Needed to Re-Open Worksheet
Media List for Reopening Worksheet
[Click here to complete them.](#)



After you've reviewed the 'Organization & Communication' section, [click here to document your action steps](#). Then, continue on to the 'Operations & Systems' section.



Operations & Systems

As a small business owner, understanding and defining your operations and systems needs during times of disruption is critical to developing your restoration plan. To understand the current state of your business from an operational and systems perspectives, the following section includes both **Key Considerations** and **Action Steps** you can take.

Key Considerations

Location

- *Are you currently able to maintain operations either at a physical or online location?*

Equipment

- *What equipment is at risk of being damaged if left unattended?*
- *Are there essential, frequently performed jobs or tasks that can be automated?*

Employees

- *Do you have single points of failure (e.g. only one employee knows how to perform key tasks)?*
- *If you have to move to a remote work setup, are your employees trained for remote work?*
- *Determine what assistance is needed for employees with disabilities or special needs, such as:*
 - *communications difficulties*
 - *physical limitations*
 - *equipment instructions*
 - *medication procedures*

Process & Supply Chain

- *How has your supply chain been impacted?*
- *Do you need to find alternative vendors/suppliers?*
- *Have you reviewed your processes to understand where you can streamline or improve efficiency?*

Action Steps

With these key considerations in mind, there are a number of **action steps** you can consider:

Action Steps

Location & Equipment

Location

- o Contact your landlord to discuss the lease agreement for your physical business
- o Consider the best, most responsible way to operate. Develop a remote working plan, even if you operate from a physical location
- o If there will be sustained down-time, consider using this time to make repairs or upgrades to your physical location

Equipment

- o Conduct an equipment safety check to ensure everything is working as expected
- o If there will be sustained down-time, consider using this time to make repairs or upgrades to your equipment

Employees

Cross-train Your Employees

As you identify what jobs and functions are necessary to operate your business, consider training your employees to perform multiple job responsibilities. Having employees capable of performing multiple job functions helps ensure business operations remain smooth in the event someone is unable to work.

Acme Inc. had to furlough four of their warehouse staff after disaster struck, which meant the company lost 40% of its workforce. Before their warehouse employees' furlough period began, Acme Inc. asked them to quickly train the sales staff on their day-to-day duties, including taking inventory. This allowed the sales team to absorb the warehouses' day-to-day responsibilities while the warehouse staff was on furlough.

AI

Action Steps

Update Your Policies, Procedures & Processes

- o Consider what essential, frequently performed tasks can be automated, and make a plan to streamline them
- o Review your policies and procedures to ensure they're up to date and reflect your current operations

Understand Your Supply Chain

- o Review your supply chain to identify any additional disruptions. Not only will understanding your own supply chain help you withstand disruptions to your business, it can also help you secure new business in the future

When Acme Inc. halted the bulk of their normal day-to-day operations because of disaster, they used the disruption to consider their new shipping processes to ensure that the new emergency medical kits they were developing for new markets could reach their customers in a timely manner. While researching options for how to ship their medical kits to neighboring cities and counties, they realized there would be an increase in shipping expenses and timelines. As a result, they raised their prices to offset the new expenses and updated their sales and marketing materials to set clear expectations with their new customers around when they could expect to receive their items.

AI



DID YOU KNOW?

Having a clear understanding of your own supply chain and sourcing from multiple suppliers can make your business more appealing to work with. [Click here to learn more about understanding your supply chain with the Kaiser Permanente Diverse Suppliers program.](#)

Also Think About

- *If you need to decide which processes should be updated or streamlined, consider what processes your employees repeat most frequently*
- *In addition to policies, procedures, and processes, have employees provide their most up-to-date contact information*
- *Identify employees with special skills who can be of assistance during emergencies. For example, in the case of Acme Inc., employees who have worked in hospital and nursing home procurement were helpful identifying their new need.*



Additional Support

Worksheets

To help you better manage your business Operations & Systems, refer to Appendix 1.

Equipment & Inventory List Worksheet
[Click here to complete it.](#)

Useful Resources

[Click here to learn more about Kaiser Permanente's Diverse Supplier Program](#)

After you've reviewed the 'Operations & Systems' section, [click here to document your action steps.](#) Then, continue on to the 'Legal & Regulatory' section.



Legal & Regulatory

As a business owner, it's important to understand the necessary steps to re-open both legally and safely. To understand the current state of your business from a legal and regulatory perspective, the following section includes several **Key Considerations** and **Action Steps** you can take.

Key Considerations

Insurance

- *Do you fully understand what is covered by insurance in events like natural disasters or other disruptions that you may be experiencing?*
- *Have you incurred any losses that may be covered by your insurance?*

Contracts

- *Have you had any cancellations or pauses to your contracts?*
- *Have you updated the language of your contracts to protect your business from future cancellations?*

Regulatory Compliance

- *Have you reviewed state and local regulations in your area to ensure you are meeting the latest requirements?*
- *Are any of your permits or licenses going to lapse or need to be updated?*

Action Steps

With these key considerations in mind, there are a number of **action steps** you can consider:

Action Steps

Insurance

Set up a Meeting with Your Agent

Set up a meeting with your insurance agent as soon as possible. Your agent can help you understand a number of insurance-related factors, including:

- o *If your current policy includes business interruption coverage*
- o *What losses, if any, are covered by your policy?*
- o *What coverage(s) makes the most sense for your business moving forward?*

Acme Inc. reached out to their insurance company and determined that some of the losses associated with no longer producing the remote-control devices (mentioned earlier) were covered by their policy. As a result of reviewing their policy with their insurance provider and determining that they can file a claim against their lost revenue, Acme Inc. was able to acquire enough funds to reduce the number of employees it had planned to lay off and plans to increase the amount of coverage it has to further protect the business from future disruptions.

AI

Contract

Reach Out to Existing Customers

Reach out directly to clients that have cancelled to see if they are willing to renegotiate. Remember, approaching these conversations with a personal touch, using kindness and flexibility, can go a long way.

When the disruption caused Acme Inc.'s largest customers to cancel their upcoming orders, Acme Inc. reached out to see if they were willing to renegotiate. The hospitals and healthcare providers were not willing to renegotiate their cancelled contracts but the outreach to these customers led to Acme Inc. identifying the opportunity to pivot to producing emergency medical kits.

AI

Update Your Contract Language

Update the language of your contracts to include a Force Majeure, or Act of God, clause. This language can protect your business and contracts from events deemed "unforeseeable and unavoidable", including "Act of God" events such as a natural disaster.

Action Steps

Regulatory Compliance

Clearly Post Health & Safety Guidelines

It's important that customers feel safe when they visit your business. Clearly post safety signage and guidelines in your physical business so customers understand how to visit your business safely.

Review Your Regulations, Permits & Licenses

Review state and local regulations in your area to ensure you're meeting the current requirements. If any of your permits and licenses have already lapsed or are set to lapse soon, plan to renew them as soon as possible.

Also Think About

- *Is your business eligible to file an insurance claim? Check with your agent.*
- *Is your business in compliance with all state and local regulations for re-opening?*

Useful Resources

Review a Sample Force Majeure Contract Language [here](#)

OSHA Guidance for Small Business

After you've reviewed the 'Legal & Regulatory' section, [click here to document your action steps](#). Then, continue on to the 'Choosing Priorities for Your Plan' section.



PART THREE

Planning for Your Business to Restore and Recover

Building Your Plan

As you work through each section of the toolkit, you will be directed back to the Business Restoration Planning Table to record your own action steps for each business focus area. At the end, you will have one central table with a list of actions to execute your personalized restoration plan.

My Action Steps

Use the example and what you learned in the *Financials* section, document your action steps.

Acme Inc. example

- *Connect with my Kaiser Permanente representative to access online Accounts Payable system*



- *List here your next steps for this section*

Use the example and what you learned in the *Organization & Communication* section to document your action steps.

Acme Inc. example

- *Determine your key person(s) of contact for each key vendor, supplier, and customer.*
- *Check-in with each contact regularly*



- *List here your next steps for this section*

My Action Steps

Use the example and what you learned in the [Operations & Systems](#) section, document your action steps.

Acme Inc. example

- *List out your key suppliers, and your supplier's key suppliers*

AI

- *List here your next steps for this section*

Use the example and what you learned in the [Legal & Regulatory](#) section, document your action steps.

Acme Inc. example

- *Review current contract language to add force majeure clause*

AI

- *List here your next steps for this section*



Choosing Priorities for Your Plan

Now that you've documented your action steps, next prioritize which actions and tasks to execute first. You can ask yourself two simple questions to help determine which tasks to execute in which order:

1. "How urgent is this task for my business?"

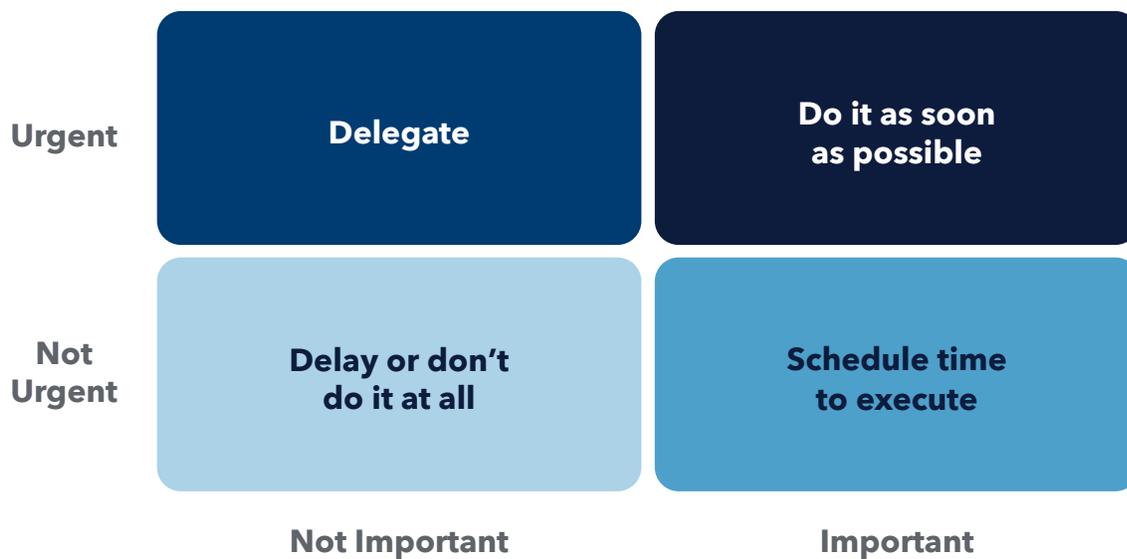
Urgent tasks are time-sensitive and need to be done ASAP, but not necessarily by the business owner

2. "How important is this task for keeping my business running and/or profitable?"

Important tasks are more likely to need the business owner's attention

Do You Know?

If the answer to both questions is "VERY" urgent and important, you should plan to do that task right away. If not, you have options for how to prioritize those tasks. Use the chart below to guide your decision making. Remember tasks can change in level of urgency and importance, so be prepared to re-prioritize as necessary.



Using the action steps you documented in the *My Business Restoration Plan* table and the *Urgent vs Important* framework above, use the following **Business Restoration Plan** worksheet to finalize and document the actions necessary to execute your plan. The timeline and details of your plan should be based on your own analysis of the current state of your business, but we recommend considering and planning for the foreseeable future.

After disruption, Acme Inc.'s owners discussed and prioritized the following tasks:

- 1. Communicate with all Acme Inc.'s employees and explain the working plan for the next two weeks. (Do it as soon as possible)*
- 2. Create detailed working plan for each sector of operations. (Schedule time to execute)*
- 3. Reach out to Acme Inc.'s three largest customers. (Delegate)*
- 4. Analyze the revenue from the last 18 months and create sales projections for the next quarter. (Delay)*

AI



Business Restoration Plan

Use this worksheet to identify key tasks you will complete to execute your business restoration plan. Be sure to list your action items in order by priority.

We have included restoration actions for Acme Inc. as an example.

Restoration Action	Business Focus Area	To Do	By When	By Whom
Enroll in the Kaiser Permanente Electronic Payment system	Financials	<ul style="list-style-type: none"> • Fill out Electronic Enrollment Form • Follow up with Kaiser Permanente representative to confirm submission and understand next steps 	By the end of the week	Me
Schedule meeting with insurance representative to review my current policy and discuss any updates necessary	Legal & Regulatory	<ul style="list-style-type: none"> • Review current insurance policy before meeting with representative 	Schedule meeting by end of next week. Review current insurance documents by end of this week	Me, with support from insurance agent
Create an ongoing customer outreach campaign	Organization & Communication	<ul style="list-style-type: none"> • Draft email and phone call outreach templates • Test messaging to understand what resonates best with customer needs 	End of this month	Individual Account Managers

Setting Goals for Your Plan

Now that you've built your plan and established priorities, the final step is to set goals. As you execute your plan, consider using short-term, achievable goals to hold yourself accountable to your plan. Using the S.M.A.R.T goal methodology is an effective way to ensure you are staying on track with meeting your goals and executing your plan.



Acme Inc.'s SMART GOAL: *Acme Inc. has established an initial goal of conducting an outreach campaign to stay connected to customers and understand how their needs have evolved.*

Specific: *Create short survey and draft personal emails for each customer*

Measurable: *Goal of 50% open rate, 25% survey completion*

Attainable: *Focus specifically on top ten customers, not entire customer base*

Relevant: *List options in the survey around the customers' evolving needs that are related to the natural disaster*

Time based: *Complete within two weeks*

AI

You may need additional support as you execute your plan and work to restore your business. To further support your business recovery and restoration efforts, we've included a table of resources in Part II of the Appendix. The resources include links to local business centers, alternative funding options, and more resources to help you navigate the disruption.

As always, Kaiser Permanente is here to help. Learn more about how your business can work with us by visiting our Diverse Suppliers site [here](#).

Appendices

Appendix I: Financial Worksheets

Cost Estimations for Reopening Worksheet

Expense	\$	Explanation
Cleanup		<i>All costs related to cleanup (make separate list if necessary)</i>
Advertising		
Inventory Replacement		
Building Construction		
Furniture and Fixtures		
Equipment		
Installing Fixtures and Equipment		
Lease/Rent Payment		
Licenses and Permits		
Miscellaneous		
Professional Fees		
Remodeling/Decorating		
Services		
Signs		
Supplies		
Unanticipated Expenses		
Other		
TOTAL		<i>Total amount of costs before reopening</i>

Sources and Uses of Funding Worksheet

Sources of Funding	\$	Uses of Funds	\$
Investment of Cash by Owner #1		Land	
Investment of Cash by Owner #2		Buildings	
Bank Loans to Business (short-term)		Equipment	
Bank Loans to Business (long-term)		Remodeling	
Bank Loans (personal)		Inventory	
SBA Disaster Loan		Cleanup	
Grant #1		Working Capital	
Grant #2		Other	
Grant #3		Other	
Donations		Total Uses of Financing	
Other			
Other			
Total Sources of Financing			

Projected Cash Flow

Time Period #1 Time Period #2 Time Period #3

				TOTAL
Total Income				
Total Cost of Goods Sold (COGS)				
GROSS PROFIT				
Expense				
Advertising and Marketing				
Credit Card Processing Fees				
Dues and Subscriptions				
Liability Insurance				
Loan # 1				
Loan # 2 (Bank)				
Loan # 3				
Office Expenses				
Payroll				
Payroll Taxes				
Owners Draw				
Accounting				
Legal Fees				
Rent				
Repairs and Maintenance				
Taxes				
Telephone				
Utilities				
TOTAL EXPENSE				
PROFIT/LOSS				
Cash on Hand				
P/L Time Period #1				
P/L Time Period #2				
P/L Time Period #3				
TOTAL CASH FLOW PROJECTED				

Media List for Reopening Worksheet

Type of Media/ Placement/ Location	Copy Written	Ad Designed	Cost per Placement	Date # 1	Date # 2	Date # 3	Date # 4	Date # 5	Date # 6	Total Cost
e.g., Facebook Posting: Reopening soon	x	x	\$0	11/02	11/03	11/04	11/05	11/06		\$0.00
e.g., Google Ad	x	x	\$250	11/03		11/05		11/10		\$750.00
TOTAL COST										

Appendix I: Operation & Systems Worksheets

Equipment Assessment List Worksheet

Equipment Name	Working	Destroyed	Needs Repair	Necessary to Reopen	Repair Estimate	Cost \$	Insurance Coverage Y/N	Buy	Lease	Date Available for Use
Shipping Conveyor Belt			Yes	✓	Needs 1-2 days of maintenance before re-opening		Uncertain-Will contact Insurance policy representative to clarify	✓		
Handheld Scanners for Inventory	✓			✓			Yes		✓	First day of re-opening

Appendix II: Additional Small Business Resources

General Business Resources

	Description	Benefits	Learn More
SCORE	Resource partner of the SBA providing direct business support to small businesses	<ul style="list-style-type: none"> • Free mentoring • Free business classes and support 	Find a local chapter here
Small Business Development Center (SBDC)	Resource partner of the SBA offering free counseling, advice, and information to start or grow a business	<ul style="list-style-type: none"> • Free counseling • Free training • Access to experts in local small business environment 	Find a local chapter here
Women's Business Centers	Resource partner of the SBA whose mission is to enable and empower women entrepreneurs	<ul style="list-style-type: none"> • National network of organizations • Training and mentoring • Business development support and access to financing opportunities 	Find a local Women's Business Center here

Potential Funding Sources

SBA Debt Financing - Debt funding options provided by the Small Business Administration.

	Description	Benefits	Learn More
Community Advantage Loan	New pilot loan program introduced by the SBA to meet the credit, management, and technical assistance needs of small businesses in underserved markets	<ul style="list-style-type: none"> • Available to start-ups and operating businesses up to \$250K 	Find SBA-approved lenders here
Economic Injury Disaster Loan (EIDL)	Loan provided directly by SBA to meet financial obligations and operating expenses that could have been met had the disaster not occurred	<ul style="list-style-type: none"> • Low interest rate, up to 30-year repayment and 1 year no payment 	Learn more here

Appendix 2 continues on next page.

Alternative Debt Lenders - The below table includes a number of alternatives sources of debt funding beyond traditional funding options such as a bank loan.

	Description	Benefits	Learn More
Community Development Financial Institutions (CDFIs)	Non-profit, mission-based, small business lenders	<ul style="list-style-type: none"> • Require less strict underwriting and lending requirements than traditional banks 	Search for local CDFIs in your area here
Credit Unions	Non-profit, locally-based money cooperative	<ul style="list-style-type: none"> • Provides access to experts knowledgeable about small business ecosystem 	Search for local Credit Unions in your area here
Fundera	Small business loan platform that compares lending products	<ul style="list-style-type: none"> • Identifies best loan options • Includes a lending specialist to support finding the best loan options 	Learn more here, View your loan options here
KIVA.us.org	Non-profit, locally-based money cooperative	<ul style="list-style-type: none"> • Provides access to online lending audience • Includes 0% interest loans 	Learn more here, Start your application here

Appendix II: Additional Small Business Resources

Potential Funding Sources

Equity Investors - A source of funding for your business where investors provide financing in return for an agreed upon percentage ownership in the business.

	Description	Benefits	Learn More
Angel Investment Network	Searchable list of Angel Investors	<ul style="list-style-type: none"> • Ability to find Angel Investors interested in funding businesses like yours • Ability to communicate directly with potential investors 	Register and search the Angel Investor Network here
Golden Seeds	Equity investment group that specializes on in funding women-led companies	<ul style="list-style-type: none"> • Access to a national investor network • Access to business support and mentorship 	Learn more about Golden Seeds here
Harlem Capital	Venture capital company that focuses on investing in minority and women-owned businesses	<ul style="list-style-type: none"> • Specifically focused on investing in early-stage businesses founded by people of color and women 	Learn more about Harlem Capital here
Impact America Fund	Equity investment firm that focuses on investing in minority and women-owned businesses	<ul style="list-style-type: none"> • Specifically focused on investing in early-stage tech-driven businesses founded by people of color and women 	Learn more about Impact America here
Republic.co	Online start-up equity investing platform	<ul style="list-style-type: none"> • Streamlined access to extensive investor network • Technical support with investment campaign • Ability to maintain control of your company • Potential to raise up to \$1M in funding 	Learn more about Republic.co here

Crowdfunding - A source of funding for your business that raises small amounts of money from a large number of people.

	Description	Benefits	Learn More
Fundable	Crowd-funding platform with flexible fundraising options	<ul style="list-style-type: none"> • Ability to choose the funding type that best meets the needs of the business 	Learn more here, Start your Fundable campaign here

Grant Opportunities - Money for your business that does not have to be paid back.

	Description	Benefits	Learn More
Fundera Small Business Grant Database	Curated list of available small business grants	<ul style="list-style-type: none"> • Free access to business, industry, or geography specific grants 	Search available grants here
Startup Fund Hub Grant Database	Searchable database of available small business grants	<ul style="list-style-type: none"> • Free access to business, industry, or geography specific grants 	Search the database here



Appendix III: Standard Business Continuity Planning Documents

This toolkit was designed with the understanding that you are building a Business Restoration Plan in response to a business disruption.

While the plan you created in this toolkit will help you restore your business for the foreseeable future, in order to ensure you and your business are prepared for the next disruption, you should complete a more comprehensive business continuity plan. To support you with this, the [Insurance Institute for Business & Home Safety \(IBHS\)](#) has [free business continuity planning documents that you can access here](#).

The IBHS documents include:

- Know Your Risks
- Know Your Operations
- Know Your Employees
- Know Your Key Customers, Contacts, Suppliers, and Vendors
- Know Your Information Technology
- Know Your Finances
- Know When to Update Your Plan

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- Occupational Safety and Health Administration (OSHA)
- Insurance Institute for Business & Home Safety (IBHS)
- U.S. Small Business Administration
- America's SBDC
- Ready.gov

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